

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-15475-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Natasha Armand  
46 Cumberland Avenue  
Verona, NJ 07044

Social Security No.:  
xxx-xx-5216

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 8/6/20.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: August 6, 2020  
JAN: slm

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Natasha Armand  
DebtorCase No. 18-15475-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 3  
Total Noticed: 63

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db +Natasha Armand, 46 Cumberland Avenue, Verona, NJ 07044-2105  
cr +THE MONEY SOURCE INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

517399258 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138  
517399261 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367)

517399271 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
517399272 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
517399273 +Essex County Nj Empl F, 465 Martin Luther King B, Newark, NJ 07102-1774  
517399274 +Essex Surgicial Arts, 776 Northfield Avenue, West Orange, NJ 07052-1140  
517399275 +Essex Surgicial Arts, c/o Thomas P. Bergwall, Esq., Bergwall Law Firm, PC, 165 Passaic Ave, Suite 304, Fairfield, NJ 07004-3592

517399277 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
517399276 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
517399279 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
517399283 +++MIDLAND FUNDING, C/O MIA KIRITSIS, ESQ., MIDLAND CREDIT MANAGEMENT LLC, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
(address filed with court: Midland Funding, c/o Mia Kiritsis, Esq., Midland Credit Management LLC, 1037 Raymond Blvd., Suite 710, Newark, NJ 07102)

517399285 +++MIDLAND FUNDING LLC, C/O MIDLAND CREDIT MANAGEMENT LLC, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
(address filed with court: Midland Funding LLC, c/o Midland Credit Management LLC, 1037 Raymond Blvd., Suite 710, Newark, NJ 07102)

517399287 Midland Funding LLC, C/O Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
517399288 +New Centruy Financial c/o, Ragan & Ragan, 3100 Rt 138 West, Brinley Plaza, Bldg. 1, Wall, NJ 07719-9020

517399290 +New Century Financial, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
517399291 +New Century Financial c/o, Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020

517399299 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
517399298 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517399300 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

517442885 +TD Auto Finance LLC, c/o Deily & Glastetter, LLP, 8 Southwoods Blvd. Suite 207, Albany NY 12211-2554

517558366 +THE MONEY SOURCE, INC., THE MONEY SOURCE, 500 SOUTH BROAD ST, SUITE 100A, MERIDEN CT 06450-6755

517399313 +The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755  
517399314 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
517399315 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
517480680 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

517399316 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121  
517399317 +Us Dept Of Ed/Great Lakes Higher Educati, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr E-mail/Text: ebnnotifications@creditacceptance.com Aug 07 2020 00:27:21 Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034

517475873 +EDI: CINGMIDLAND.COM Aug 07 2020 03:53:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693

517399259 +EDI: AARGON.COM Aug 07 2020 03:53:00 Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

517399260 +EDI: AARGON.COM Aug 07 2020 03:53:00 Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

517399263 EDI: LCITDAUTO Aug 07 2020 03:53:00 Chryslr Fin, Po Box 9223, Farmington Hills, MI 48333

517399264 +E-mail/Text: ebnnotifications@creditacceptance.com Aug 07 2020 00:27:20 Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331

517399265 +E-mail/Text: ebnnotifications@creditacceptance.com Aug 07 2020 00:27:20 Credit Acceptance, Po Box 513, Southfield, MI 48037-0513

517399266 +EDI: CCS.COM Aug 07 2020 03:53:00 Credit Collection Service, Po Box 773, Needham, MA 02494-0918

517399267 +EDI: CCS.COM Aug 07 2020 03:53:00 Credit Collection Service, Po Box 447, Norwood, MA 02062-0447

517399269 +EDI: CCS.COM Aug 07 2020 03:53:00 Credit Collections Services, 725 Canton St, Norwood, MA 02062-2679

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517399268 +EDI: CCS.COM Aug 07 2020 03:53:00 Credit Collections Services, Attention: Bankruptcy,  
725 Canton Street, Norwood, MA 02062-2679  
517399278 EDI: IRS.COM Aug 07 2020 03:53:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114-0326  
517485046 +EDI: MID8.COM Aug 07 2020 03:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
517399282 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
517399280 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,  
San Diego, CA 92193-9069  
517399286 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding LLC, 8875 Aero Drive - Suite 200,  
San Diego, CA 92123-2255  
517399289 +E-mail/PDF: bankruptcy@ncfsi.com Aug 07 2020 00:34:06 New Century Financial,  
110 S. Jefferson Rd. # 104, Whippany, NJ 07981-1038  
517399292 +E-mail/Text: bnc@nordstrom.com Aug 07 2020 00:27:32 Nordstrom FSB,  
Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555  
517399293 +E-mail/Text: bnc@nordstrom.com Aug 07 2020 00:27:32 Nordstrom FSB, 13531 E Caley Ave,  
Englewood, CO 80111-6505  
517399296 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
517399294 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517477309 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC,  
C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
517443438 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Gap,  
POB 41067, Norfolk VA 23541  
517401497 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517399301 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
517399303 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/Gap, Po Box 965005,  
Orlando, FL 32896-5005  
517399305 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
517399306 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/TJX, Po Box 965005,  
Orlando, FL 32896-5005  
517399307 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
517399309 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
517399312 +EDI: WTRRNBNK.COM Aug 07 2020 03:53:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
517399311 +EDI: WTRRNBNK.COM Aug 07 2020 03:53:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517399262\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)  
517399284\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517399281\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517399297\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)  
517399295\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
517399302\* +Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517399304\* +Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005  
517399308\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517399310\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
517399270 ##+Eastern Revenue Inc, 998 Old Eagle School Rd, Wayne, PA 19087-1805

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Natasha Armand yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Natasha Armand yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Sherri Jennifer Smith on behalf of Creditor THE MONEY SOURCE INC. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7